Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
MIDDLE DISTRICT OF TENNESSEE		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	JENNIFER First name  MAY LOUISE  Middle name  BORDEN  Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	FKA JENNIFER HORNE	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9002	

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		150 W THOMPSON LANE APT. L201 Murfreesboro, TN 37129	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Rutherford County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

residence?

Yes.

Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

### Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. 

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. 

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. 

> I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 <b>JENNIFER MAY LOUISE BORDEN</b>		RDEN	Case number (if known)				
Part	6: Answer These Quest	ions for Rep	orting Purposes				
16.	What kind of debts do you have?		Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
			□ No. Go to line 16b.				
			Yes. Go to line 17.				
				ss debts? Business debts are debts or through the operation of the b			
			□ No. Go to line 16c.				
			Yes. Go to line 17.				
		16c. S	tate the type of debts you owe th	at are not consumer debts or busin	ness debts		
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7. G	o to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will	— 163. a		u estimate that after any exempt pr e to distribute to unsecured credito	roperty is excluded and administrative expenses ors?		
	be available for distribution to unsecured creditors?		l Yes				
18.	How many Creditors do you estimate that you owe?	☐ 1-49 ■ 50-99 ☐ 100-199 ☐ 200-999		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000		
19.	How much do you estimate your assets to be worth?			☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$100,00	000 - \$100,000 I - \$500,000 I - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion		
Part	7: Sign Below						
For	you	I have exam	nined this petition, and I declare	under penalty of perjury that the inf	formation provided is true and correct.		
					ole, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.		
				ay or agree to pay someone who is ice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this		
		I request re	ief in accordance with the chapte	er of title 11, United States Code, s	specified in this petition.		
		bankruptcy and 3571.		50,000, or imprisonment for up to 2	ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
			MAY LOUISE BORDEN	Signature of Del	btor 2		
		Executed or	June 14, 2019 MM / DD / YYYY	Executed on	MM / DD / YYYY		

Debtor 1	<b>JENNIFER</b>	ΜΔΥΙ	OUISE	BORDEN
DCDIOI	JEININIEEN	IVIAIL	JUUISE	DONDEN

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Daniel T. Castagna Signature of Attorney for Debtor	Date	June 14, 2019 MM / DD / YYYY
Daniel T. Castagna 22721 Printed name		
Flexer Law, PLLC		
1900 Church Street, Suite 400 Nashville, TN 37203 Number, Street, City, State & ZIP Code		
Contact phone (615)- 255-2893	Email address	cm-ecf@jamesflexerconsumerlaw.co m
22721 TN Bar number & State		

Fill	n this informa	ation to identify your	case:			
Deb		JENNIFER MAY L				
		First Name	Middle Name	Last Name		
Debi (Spou	tor 2 se if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Banl	kruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE		
Case	e number					
(if kno					_	if this is an
					ameno	ded filing
Oŧŧ	isial Far	m 1060um				
		m 106Sum Vour Assets	and Liabilities an	d Certain Statistical Information		2/15
				are filing together, both are equally responsible		
infor	mation. Fill o	ut all of your schedule	es first; then complete th	e information on this form. If you are filing amer the box at the top of this page.		
		•	new Summary and Check	the box at the top of this page.		
Part	1: Summa	rize Your Assets				
					Your as Value o	ssets f what you own
1.	Schedule A/I	3: Property (Official Fo	orm 106A/B)			<u>-</u>
	1a. Copy line	55, Total real estate, fi	rom Schedule A/B		\$	0.00
	1b. Copy line	62, Total personal pro	perty, from Schedule A/B		\$	4,114.00
	1c. Copy line	63, Total of all property	y on Schedule A/B		\$	4,114.00
Part	2: Summa	rize Your Liabilities				
					Your lia	abilities
						you owe
2.			laims Secured by Property nn A. Amount of claim. at t	(Official Form 106D) he bottom of the last page of Part 1 of Schedule D	. \$	0.00
3.	.,	•	Unsecured Claims (Official	, 0		
J.	3a. Copy the	total claims from Part	1 (priority unsecured claims	s) from line 6e of Schedule E/F	\$	6,782.00
	3b. Copy the	total claims from Part	2 (nonpriority unsecured cl	aims) from line 6j of Schedule E/F	\$	90,108.00
				Your total liabilitie	es   \$	96,890.00
Part	3: Summa	rize Your Income and	Expenses		<u></u>	,
4.		our Income (Official Fo	•			
٦.	Copy your co	mbined monthly incom	e from line 12 of Schedule	<i>I</i>	\$	1,840.00
5.		our Expenses (Official onthly expenses from li	,		\$	1,840.00
Part	4: Answer	These Questions for	Administrative and Statis	stical Records		
6.			er Chapters 7, 11, or 13? on this part of the form. Ch	neck this box and submit this form to the court with y	our other sch	nedules.
7.	<ul><li>Yes</li><li>What kind of</li></ul>	debt do you have?				
				lebts are those "incurred by an individual primarily for statistical purposes. 28 U.S.C. § 159.	or a personal,	family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Summary of Your Assets and Liabilities and Certain Statistical Information Official Form 106Sum

page 1 of 2

Desc Main

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

1,770.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	6,701.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	81.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	57,721.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	64,503.00

Best Case Bankruptcy

Doc 1

				_
Fill in this infor	mation to identify yo	ur case and this filing:		
Debtor 1	JENNIFER MAY	Y LOUISE BORDEN Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the	e: MIDDLE DISTRICT OF TE	ENNESSEE	
Case number				☐ Check if this is an
				amended filing
Official Fo	rm 106A/B			
Schedul	le A/B: Pro	perty		12/15
think it fits best. E information. If moi Answer every que	Be as complete and acc re space is needed, atta stion.	urate as possible. If two married	ce. If an asset fits in more than one category, people are filing together, both are equally re. On the top of any additional pages, write you You Own or Have an Interest In	sponsible for supplying correct
1. Do you own or	have any legal or equita	able interest in any residence, bu	uilding, land, or similar property?	
■ No. Go to Pa	rt 2			
Yes. Where				
Part 2: Describe	Your Vehicles			
Da laa			alaabathanthaana waxiatanad an wat	Nachala ann a bhalann ann daoi
			cles, whether they are registered or not' e G: Executory Contracts and Unexpired Le	
3. Cars, vans, tr	ucks, tractors, sport	utility vehicles, motorcycles	5	
■ No				
☐ Yes				
			al vehicles, other vehicles, and accessor els, snowmobiles, motorcycle accessories	ies
■ No				
☐ Yes				
			tries from Part 2, including any entries fo	
Part 3: Describe	Your Personal and Ho	usehold Items		
·		uitable interest in any of the	following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		s ıre, linens, china, kitchenware		
	SUITE MICRON APPLIA	400; ENTERTAINMENT R WAVE50; KITCHEN UTE NCES75; LINENS25; H	NSILS25; MISC.	\$1,930.00

Official Form 106A/B Schedule A/B: Property page 1

Debto	1 JENNIFER MAY LOUISE BORDEN Case number	(if known)
	CHASE & COUCH	1
	RMP: \$100.00	
	REJECT	\$0.00
	TEGEO1	
	QUEEN BEDSET	
	RMP: \$100.00	
	REJECT	\$0.00
7. Elec	tronics	
Exa	mples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners	s; music collections; electronic devices
	including cell phones, cameras, media players, games	
•	es. Describe	
	(A) TELEVICIONO FOE DI LI DAY DI AVED/DUDO TE L'ADTOD FO	1
	(3) TELEVISIONS525; BLU-RAY PLAYER/DVDS75; LAPTOP50; CELL PHONE50; (2) GAME SYSTEMS & GAMES300	\$1,000.00
	CELL PHONE30, (2) GAME STSTEMS & GAMES300	
	ectibles of value	
Exa	mples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; sta	amp, coin, or baseball card collections;
	other collections, memorabilia, collectibles	
1 =		
П,	es. Describe	
9. <b>Ea</b> u	pment for sports and hobbies	
	<i>mples</i> : Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis	; canoes and kayaks; carpentry tools;
_	musical instruments	
<b>•</b> \	es. Describe	
		1 *************************************
	BASEBALL EQUIPMENT	\$100.00
10. <b>Fir</b>	earms	
E	amples: Pistols, rifles, shotguns, ammunition, and related equipment	
	0	
	es. Describe	
44 01	dia sa	
11. Clo	tnes amples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	·	
_ ·	es. Describe	
_	66. B6661B6	
	CLOTHING	\$500.00
12. <b>Je</b>	<b>/eiry</b> <i>amples:</i> Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watche	s gems gold silver
		s, gerris, gold, silver
-	es. Describe	
_	es. Describe	
	MISC. JEWELRY	\$100.00
	n-farm animals amples: Dogs, cats, birds, horses	
= 1		
П,	es. Describe	
14. <b>A</b> n	v other personal and household items you did not already list, including any health aids you did r	not list
7tii		

Official Form 106A/B

Schedule A/B: Property

page 2

■ No

Official Form 106A/B Schedule A/B: Property page 3

De	ebtor 1	JENNIFER	R MAY LOUISE BORDEN		Case number (if k	(nown)
	☐ Yes			Institution name	or individual:	
23.	23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)  ■ No					
	■ No □ Yes		Issuer name and description.			
24.	26 U.S.0		ation IRA, in an account in a qu ), 529A(b), and 529(b)(1).	ualified ABLE prograr	n, or under a qualified state tuiti	on program.
	■ No □ Yes		Institution name and description	. Separately file the red	cords of any interests.11 U.S.C. § §	521(c):
25.	■ No			ther than anything lis	ted in line 1), and rights or powe	rs exercisable for your benefit
	⊔ Yes.	Give specific	information about them			
26.			, trademarks, trade secrets, an lomain names, websites, proceed			
		Give specific	information about them			
27. Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  ■ No						licenses
	☐ Yes.	Give specific	information about them			
M	oney or p	property owe	d to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	■ No	unds owed to		ງ whether you already f	iled the returns and the tax years	
29.	■ No	oles: Past due	or lump sum alimony, spousal su	upport, child support, m	naintenance, divorce settlement, pr	operty settlement
30.	Examp  ■ No	les: Unpaid w	unpaid loans you made to some		sick pay, vacation pay, workers' o	compensation, Social Security
31.	Examp	ts in insuran bles: Health, d		savings account (HSA)	; credit, homeowner's, or renter's i	insurance
	■ No □ Yes. I	Name the ins	urance company of each policy a Company name:	nd list its value.	Beneficiary:	Surrender or refund value:
32.	If you a someon	are the benefic ne has died.			nce policy, or are currently entitled	to receive property because
	⊔ Yes.	Give specific	information			
33.	Examp  ☐ No		I parties, whether or not you has, employment disputes, insurance			
<u> </u>			II Galli	Cabadula A/D D	at.	
Uff	icial Form	i TubA/B		Schedule A/B: Prope	ILY	page 4

Best Case Bankruptcy

	OTENTIAL PERSONA TTY: VRDOLYAK LAV		Unknown
34. Other contingent and unliquidated clair	ns of every nature, inclu	iding counterclaims of the debtor and rights t	o set off claims
☐ Yes. Describe each claim			
35. Any financial assets you did not alread ■ No	y list		
Yes. Give specific information			
36. Add the dollar value of all of your entr for Part 4. Write that number here			\$459.00
Part 5: Describe Any Business-Related Propert	y You Own or Have an Inter	rest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable in	erest in any business-relate	ed property?	
No. Go to Part 6.			
☐ Yes. Go to line 38.			
Part 6: Describe Any Farm- and Commercial Fis If you own or have an interest in farmland,		Own or Have an Interest In.	
46. Do you own or have any legal or equita	ble interest in any farm-	or commercial fishing-related property?	
No. Go to Part 7.			
☐ Yes. Go to line 47.			
Part 7: Describe All Property You Own or	Have an Interest in That You	u Did Not List Above	
53. Do you have other property of any kind Examples: Season tickets, country club m		?	
□ No	·		
Yes. Give specific information			
HAND TOO	DLS		\$25.00
54. Add the dollar value of all of your entr	ios from Part 7 Write th	at number here	\$25.00
54. Add the donar value of all of your enti	ies nom rant 7. write th	at Humber Here	\$25.00
Part 8: List the Totals of Each Part of this F	orm		
55. Part 1: Total real estate, line 2			\$0.00
56. Part 2: Total vehicles, line 5		\$0.00	
57. Part 3: Total personal and household	items, line 15	\$3,630.00	
58. Part 4: Total financial assets, line 36		\$459.00	
59. Part 5: Total business-related propert	•	\$0.00	
60. Part 6: Total farm- and fishing-related		\$0.00	
61. Part 7: Total other property not listed,	line 54 +	\$25.00	

63. **Total of all property on Schedule A/B**. Add line 55 + line 62

62. **Total personal property.** Add lines 56 through 61...

\$4,114.00

\$4,114.00

Official Form 106A/B Schedule A/B: Property page 5

\$4,114.00

Copy personal property total

	mation to identify yo	our case.		
Debtor 1	JENNIFER MA	Y LOUISE BORDEN		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for th	e: MIDDLE DISTRICT OF	TENNESSEE	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo	orm 106C			
Schedul	e C: The F	Property You C	Claim as Exempt	4/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B*: *Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2*: *Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

exe	ds—may be unlimited in dollar amount. Hovemption to a particular dollar amount and the heapplicable statutory amount.				
Pa	rt 1: Identify the Property You Claim as E	xempt			
1.	Which set of exemptions are you claiming	? Check one only, eve	n if yo	our spouse is filing with you.	
	■ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11 t	J.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	concaute 702 that note the property	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	BEDROOM SUITE500; LIVING ROOM SUITE275; DINING ROOM	\$1,930.00	•	\$1,930.00	Tenn. Code Ann. § 26-2-103
	SUITE400; ENTERTAINMENT ROOM FURNITURE450; MICROWAVE50; KITCHEN UTENSILS25; MISC. APPLIANCES75; LINENS25; HOME DECOR30; KNICK-KNACKS/DECORATIONS75; (2) CAMPING CHAIRS25 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	(3) TELEVISIONS525; BLU-RAY PLAYER/DVDS75; LAPTOP50;	\$1,000.00		\$1,000.00	Tenn. Code Ann. § 26-2-103
	CELL PHONE50; (2) GAME SYSTEMS & GAMES300 Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
	BASEBALL EQUIPMENT Line from Schedule A/B: 9.1	\$100.00		\$100.00	Tenn. Code Ann. § 26-2-103
	Line from Scriedule AVB. 9.1			100% of fair market value, up to any applicable statutory limit	
	CLOTHING Line from Schedule A/B: 11.1	\$500.00		\$500.00	Tenn. Code Ann. § 26-2-104
	Line Irom Scriedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	

Official Form 106C

Schedule C: The Property You Claim as Exempt

page 1 of 2

en of the property and line on that lists this property  ELRY  edule A/B: 12.1	Current value of the portion you own Copy the value from Schedule A/B \$100.00		ount of the exemption you claim ock only one box for each exemption. \$100.00	Specific laws that allow exemption  Tenn. Code Ann. § 26-2-103
		•	\$100.00	Tenn. Code Ann. § 26-2-103
			100% of fair market value, up to	-
WELLS FARGO	\$00.00	_	any applicable statutory limit \$90.00	Tenn. Code Ann. § 26-2-103
edule A/B: <b>17.1</b>	\$90.00		100% of fair market value, up to any applicable statutory limit	•
	\$190.00		\$190.00	Tenn. Code Ann. § 26-2-103
			100% of fair market value, up to any applicable statutory limit	
	\$4.00	•	\$4.00	Tenn. Code Ann. § 26-2-103
-			100% of fair market value, up to any applicable statutory limit	
401(k): EMPOWER Line from Schedule A/B: 21.1			100%	Tenn. Code Ann. § 26-2-111(1)(D)
			100% of fair market value, up to any applicable statutory limit	
PERSONAL INJURY	Unknown	•	\$7,500.00	Tenn. Code Ann. § 26-2-111(2)(B)
			100% of fair market value, up to any applicable statutory limit	
PERSONAL INJURY	Unknown		\$6,561.00	Tenn. Code Ann. § 26-2-103
			100% of fair market value, up to any applicable statutory limit	
_	\$25.00	•	\$25.00	Tenn. Code Ann. § 26-2-103
			100% of fair market value, up to any applicable statutory limit	
	PERSONAL INJURY  DLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY  DLYAK LAW GROUP LLC edule A/B: 33.1  LS edule A/B: 53.1	ASCEND FEDERAL ION edule A/B: 17.3  POWER edule A/B: 21.1  PERSONAL INJURY DLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY DLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY DLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY DLYAK LAW GROUP LLC edule A/B: 33.1  LS edule A/B: 53.1	ASCEND FEDERAL ION edule A/B: 17.2  ASCEND FEDERAL ION edule A/B: 17.3  COWER edule A/B: 21.1  PERSONAL INJURY DLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY DLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY DLYAK LAW GROUP LLC edule A/B: 33.1  DLYAK LAW GROUP LLC edule A/B: 33.1	ASCEND FEDERAL ION  edule A/B: 17.2  \$190.00  \$190.00  100% of fair market value, up to any applicable statutory limit  ASCEND FEDERAL ION  edule A/B: 17.3  \$4.00  100% of fair market value, up to any applicable statutory limit  POWER edule A/B: 21.1  PERSONAL INJURY  DLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY  Unknown  \$6,561.00  100% of fair market value, up to any applicable statutory limit  POLYAK LAW GROUP LLC edule A/B: 33.1  PERSONAL INJURY  Unknown  \$6,561.00  100% of fair market value, up to any applicable statutory limit  LS edule A/B: 53.1  \$25.00  100% of fair market value, up to any applicable statutory limit  any applicable statutory limit

Fill in this information to identify your case:							
Debtor 1	JENNIFER MAY L						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		MIDDLE DISTRICT OF	TENNESSEE				
Case number (if known)			☐ Check if this is an amended filing				

### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - $\square$  Yes. Fill in all of the information below.

Fill in this infor	mation to identify your	case:				
Debtor 1	JENNIFER MAY L	OUISE BORDEN				
200101 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	MIDDLE DISTRICT C	OF TENNESSEE			
Case number						
(if known)					_	if this is an
					] ameno	led filing
Official Form	m 106E/F					
Schedule E	E/F: Creditors W	ho Have Unse	cured Claims			12/15
eft. Attach the Co name and case nu	ntinuation Page to this pag	e. If you have no informa	space is needed, copy the Par tion to report in a Part, do not t			
1. Do any credit	ors have priority unsecure	d claims against you?				
☐ No. Go to I	Part 2.					
Yes.						
identify what ty possible, list the	ype of claim it is. If a claim ha	s both priority and nonprior according to the creditor'	in one priority unsecured claim, li- rity amounts, list that claim here a s name. If you have more than tw creditors in Part 3.	and show both priority	and nonpriority amoun	ts. As much as
(For an explar	nation of each type of claim, s	ee the instructions for this	form in the instruction booklet.)	Total claim	Priority amount	Nonpriority amount
ATTOR 2.1 DIVISIO	RNEY GENERAL, BK	Last 4 digits	of account number	\$0.00		\$0.00
RE: CI	reditor's Name HILD SUPPORT	When was th	ne debt incurred?		_	
_	RCEMENT DIV X 20207					
Nashvi	lle, TN 37202-0207					
	Street City State Zip Code  ed the debt? Check one.		te you file, the claim is: Check a	all that apply		
_		☐ Continger				
■ Debtor 1	•	☐ Unliquida —	ted			
Debtor 2	-	☐ Disputed				
	and Debtor 2 only		ORITY unsecured claim:			
	one of the debtors and another		support obligations			
	this claim is for a commun	· · ·	d certain other debts you owe the	•		
_	subject to offset?		r death or personal injury while yo	ou were intoxicated		
■ No □ Yes		☐ Other. Sp	NOTICE ONLY			
□ Yes			RE: DAVID BORDE	N		

2.2	DAVID BORDEN	Last 4 digits of account number	\$0.00	\$0.00	\$0.00		
	Priority Creditor's Name 1203 GLAZE COURT	When was the debt incurred?					
	Murfreesboro, TN 37130  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:					
	☐ At least one of the debtors and another	■ Domestic support obligations					
	☐ Check if this claim is for a community debt	☐ Taxes and certain other debts you owe the government					
	Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxic	cated				
	No	☐ Other. Specify					
	Yes	NOTICE ONLY					
2.3	IRS	Last 4 digits of account number	\$0.00	\$0.00	\$0.00		
	Priority Creditor's Name			*******	• • • • • • • • • • • • • • • • • • • •		
	MDP 146 801 BROADWAY	When was the debt incurred?					
	Nashville, TN 37203						
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:					
	$\square$ At least one of the debtors and another	☐ Domestic support obligations					
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government □ Claims for death or personal injury while you were intoxicated □ Other. Specify ■ NOTICE ONLY					
	Is the claim subject to offset?						
	No						
	Yes						
2.4	IRS	Last 4 digits of account number	\$81.00	\$81.00	\$0.00		
	Priority Creditor's Name P.O. BOX 7346 Philadelphia, PA 19101-7348	When was the debt incurred?					
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:					
	☐ At least one of the debtors and another	☐ Domestic support obligations					
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government					
	Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxic	cated				
	■ No	Other. Specify 2018 TAXES					
	Yes						

Schedule E/F: Creditors Who Have Unsecured Claims

Page 2 of 23

Debt	tor 1 JENNIFER MAY LOUISE BORDEN		Case nui	mber (if known)		
2.5	Tennessee Child Support	Last 4 digits of account number	9372	\$6,701.00	\$0.00	\$6,701.00
	Priority Creditor's Name Department of Human Services 400 Deadrick Street Nashville, TN 37243	When was the debt incurred?	Opened Active 11	10/12/12 Last /09/18		
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all	that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:			
	☐ At least one of the debtors and another	■ Domestic support obligations				
	☐ Check if this claim is for a community debt	☐ Taxes and certain other debts y	ou owe the g	overnment		
	Is the claim subject to offset?	☐ Claims for death or personal injury	ury while you	were intoxicated		
	■ No	Other. Specify				
	☐ Yes	RE: DAVID RMP: \$270	_			
		κινι <b>ρ. φ2</b> 70	.00			
<b>4.</b> L u th	Yes.  List all of your nonpriority unsecured claims in the a general claim, list the creditor separately for each claim none creditor holds a particular claim, list the other claim?	im. For each claim listed, identify wh	at type of clai	m it is. Do not list claims already	included in Part	1. If more
					Total claim	1
4.1	A-1 CASH ADVANCE	Last 4 digits of account numb	er			\$0.00
	Nonpriority Creditor's Name 2567 Old Fort Pkwy Murfreesboro, TN 37128  Number Street City State Zip Code Who incurred the debt? Check one.	When was the debt incurred?  As of the date you file, the clair	im is: Check	all that apply	_	
	Debtor 1 only	П оtit				
	☐ Debtor 2 only	☐ Contingent ☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu	ıred claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt	Obligations arising out of a s	eparation agr	eement or divorce that you did no	ot	
	Is the claim subject to offset?	report as priority claims	_			
	No	☐ Debts to pension or profit-sha	•	nd other similar debts		
	Yes	Other. Specify NOTICE	ONLY			

Schedule E/F: Creditors Who Have Unsecured Claims

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Aagfinanc	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name 111 Alpha Drive Franklin, TN 37064	When was the debt incurred?	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify NOTICE ONLY	
AARONS	Last 4 digits of account number	\$1,142.00
Nonpriority Creditor's Name 1015 COBB PLACE BLVD Kennesaw, GA 30156	When was the debt incurred?	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	
ACI	Last 4 digits of account number	\$199.00
Nonpriority Creditor's Name PO BOX 292617	When was the debt incurred?	
Nashville, TN 37229 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:	
At least one of the deptors and another		
Check if this claim is for a community	☐ Student loans	

debt

■ No

☐ Yes

Is the claim subject to offset?

Doc 1

 $\hfill \Box$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify RE: BRT-GERFIN, JAMES L

Debto	r 1 JENNIFER MAY LOUISE BORDEN		Case number (if known)	
4.5	Ad Astra Recovery	Last 4 digits of account number	0579	\$235.00
	Nonpriority Creditor's Name 7330 West 33rd Street North Suite 118	When was the debt incurred?	Opened 03/18	
	Wichita, KS 67205	As of the data was file the plain.	in Ol I was a	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim		
	_			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney SPEEDY CASH 185	
4.6	ADVANCE FINANCIAL	Last 4 digits of account number		\$353.00
	Nonpriority Creditor's Name			
	100 OCEANSIDE DRIVE Nashville, TN 37204	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
4.7	AFNI	Last 4 digits of account number		\$0.00
	Nonpriority Creditor's Name RE: DISH NETWORK	When was the debt incurred?		
	PO BOX 3517			
	Bloomington, IL 61702  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	, ,		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	

debt

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

☐ Student loans

report as priority claims

Other. Specify NOTICE ONLY

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Doc 1

 $\square$  Check if this claim is for a community

Is the claim subject to offset?

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

report as priority claims

Other. Specify

Doc 1

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Debts to pension or profit-sharing plans, and other similar debts

Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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Debt	or 1 JENNIFER MAY LOUISE BORDEN	Case number (if known)				
4.1 4	CONVERGENT OUTSOURCING INC	Last 4 digits of account number	\$1,577.00			
	Nonpriority Creditor's Name 800 SW 39TH PO BOX 9004	When was the debt incurred?				
	Renton, WA 98057  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	■ Other. Specify RE: SUNTRUST				
4.1 5	Convergent Outsourcing, Inc.	Last 4 digits of account number 3619	\$1,194.00			
	Nonpriority Creditor's Name Attn: Bankruptcy PO Box 9004	When was the debt incurred? Opened 08/16				
	Renton, WA 98057  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset? —	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Collection Attorney SPRINT				
1.1 S	CREDIT COLLECTION SERVICES	Last 4 digits of account number	\$241.00			
	Nonpriority Creditor's Name RE: GEICO P.O. BOX 55125	When was the debt incurred?				
	Boston, MA 02205-5126  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset? —	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify				

Schedule E/F: Creditors Who Have Unsecured Claims

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4.1 7	DISH NETWORK	Last 4 digits of account number	\$499.00				
·	Nonpriority Creditor's Name PO BOX 94063 Palatine, IL 60094-4063	When was the debt incurred?					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify					
4.1	ERC	Local A digita of account number	\$0.00				
8	Nonpriority Creditor's Name PO BOX 23870	Last 4 digits of account number When was the debt incurred?	40.00				
	RE: SUN TRUST Jacksonville, FL 32241  Number Street City State Zip Code	As of the date were file the element in Ohead all that each					
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	■ Other. Specify NOTICE ONLY					
4.1 9	ERC/Enhanced Recovery Corp	Last 4 digits of account number 5396	\$787.00				
	Nonpriority Creditor's Name Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256	When was the debt incurred? Opened 01/19					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	□ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Collection Attorney COMCAST CABLE COMMUNICATIONS					

Schedule E/F: Creditors Who Have Unsecured Claims

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☐ Yes

Official Form 106 E/F

■ No

debt

Schedule E/F: Creditors Who Have Unsecured Claims

Student loans

Other. Specify

report as priority claims

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☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

 $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

**Educational** 

debt

■ No
□ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

Type of NONPRIORITY unsecured claim:

Student loans

☐ Other. Specify

report as priority claims

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☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

**Educational** 

At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

ebtor 1 JENNIFER MAY LOUISE BORDEN	1 JENNIFER MAY LOUISE BORDEN Case number (if known)		
FICHBAUER BRUCE E A/K/A PARK COURT	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply		\$0.00
Nonpriority Creditor's Name C/O THOMAS PATRICK WALL, III 223 MADISON ST., #207			
Madison, TN 37115  Number Street City State Zip Code			
Who incurred the debt? Check one.	, to or the date you me, the claim		
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	NOTICE OF	JI Y	
Yes	Other Specify CASE #: 08		
First Premier Bank	Last 4 digits of account number	3689	\$422.00
Nonpriority Creditor's Name	East 4 digits of account number		· · · · · · · · · · · · · · · · · · ·
Attn: Bankruptcy		Opened 07/13 Last Active	
PO Box 5524	When was the debt incurred?	10/09/13	
Sioux Falls, SD 57117  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	<b>,</b>		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Fox Collection Center		9247	\$409.00
Nonpriority Creditor's Name	Last 4 digits of account number		Ψ+05.00
Attn: Bankruptcy PO Box 528	When was the debt incurred?	Opened 11/17	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a separation agreement or divorce that you did not		
Is the claim subject to offset?	report as priority claims	2	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Collection	Attorney A-1 CASH ADVANCE	

Schedule E/F: Creditors Who Have Unsecured Claims

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or 1 JENNIFER MAY LOUISE BORDEN Case number (if known)		
FOX COLLECTION CENTER	Last 4 digits of account number	\$268.00
Nonpriority Creditor's Name PO BOX 528	When was the debt incurred?	• • • • • • • • • • • • • • • • • • • •
Goodlettsville, TN 37070		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	-	
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
☐ Check if this claim is for a community debt		
Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify RE: MURFREESBORO RADIOLOGY INC	
FOX COLLECTION CENTER	Last 4 digits of account number	\$132.00
Nonpriority Creditor's Name		
PO BOX 528	When was the debt incurred?	
Goodlettsville, TN 37070  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	The of the date year me, and claim let of look all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify RE: CITY OF MURFREESBORO WATER	
GATEWAY	Last 4 digits of account number	\$2,499.00
Nonpriority Creditor's Name		ΨΞ, 100100
1841 LASCASSAS PIKE	When was the debt incurred?	
Murfreesboro, TN 37130-1699	A of the date was file the plains in Obsal all that each	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
_	Пол	
■ Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
☐ Check if this claim is for a community debt		
Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify	
_ 100	— Other, Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

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debt

■ No
□ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

report as priority claims

Other. Specify

Type of NONPRIORITY unsecured claim:

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☐ At least one of the debtors and another☐ Check if this claim is for a community

Is the claim subject to offset?

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Debtor	tor 1 <b>JENNIFER MAY LOUISE BORDEN</b> Case number (if known)			
4.3	MOCARTER FACT RULO		<b>#0.00</b>	
5	MCCARTER EAST PLLC	Last 4 digits of account number	\$0.00	
	Nonpriority Creditor's Name 316 W MAIN STREET Murfreesboro, TN 37130	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	_ NO	NOTICE ONLY		
		RE: ANTHONY MAIBERGER		
	Yes	Other. Specify CASE #: 16-CV-202725		
4.3 6	MOBILOANS	Last 4 digits of account number	\$600.00	
0	Nonpriority Creditor's Name		<u> </u>	
	PO BOX 1409	When was the debt incurred?		
	Marksville, LA 71351  Number Street City State Zip Code	As of the date year file the plains in Check all that apply		
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	_	По		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify		
4.3 7	MURFREESBORO RADIOLOGY	Last 4 digits of account number	\$0.00	
	Nonpriority Creditor's Name	When we the debt in some 40		
	PO BOX 1038 Murfreesboro, TN 37133	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	$\square$ Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other Specify NOTICE ONLY		

Schedule E/F: Creditors Who Have Unsecured Claims

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debt

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

Type of NONPRIORITY unsecured claim:

☐ Disputed

☐ Student loans

Other. Specify

report as priority claims

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 $\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

☐ Check if this claim is for a community

		4000	A
Online Collections	Last 4 digits of account number	4033	\$180.0
Nonpriority Creditor's Name  Attn: Bankruptcy	When was the debt incurred?	Opened 12/16	
PO Box 1489			
Winterville, NC 28590			
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
_	Collection	Attorney CONSOLIDATED	
Yes	Other. Specify UTILITY DIS	STRICT	
PATHLAB OF MIDDLE TENNESSEE	Last 4 digits of account number		\$10.0
Nonpriority Creditor's Name	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		
P.O. BOX 6349 Florence, SC 29502-6349	When was the debt incurred?		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharin	ng plans, and other similar debts	
Yes	Other. Specify		
Portfolio Recovery	Last 4 digits of account number	2087	\$210.0
Nonpriority Creditor's Name	-		
Attn: Bankruptcy	When was the debt incurred?	Opened 10/18	
120 Corporate Blvd Norfold, VA 23502			
Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

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■ Other. Specify Factoring Company Account CAPITAL ONE BANK USA N.A.

Birmingham, AL 35202-0063 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

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☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

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Desc Main

**RE: TAG3/PACE FINANCIAL** 

**NOTICE ONLY** 

■ Other. Specify **CASE #: 17-CV-210924** 

Official Form 106 E/F

debt

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

Doc 1

Type of NONPRIORITY unsecured claim:

☐ Disputed

☐ Student loans

report as priority claims

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☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify ALL KNOWN ACCOUNTS

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☐ At least one of the debtors and another

☐ Check if this claim is for a community

JENNIFER MAY LOUISE BORDEN	Case number (if known)	
THOMAS M MCELROY, ESQ	Last 4 digits of account number	\$0.0
Nonpriority Creditor's Name PO BOX 1450 Tupelo, MS 38802	When was the debt incurred?	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify RE: GENESYS FAMILY MEDICAINE, PC	
THOMAS PATRICK WALL, III	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name RE: FICHBAUER BRUCE E A/K/A	When was the debt incurred?	
PARK COURT 223 Madison Street Madison, TN 37115		
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify CASE #: 08-CV-112333	
TOTAL CARD, INC.	Last 4 digits of account number	\$620.00
Nonpriority Creditor's Name PO BOX 89725 Sioux Falls, SD 57109	When was the debt incurred?	
Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

Official Form 106 E/F

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

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 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify RE: CAVALRY SPV I LLC

Total claims from Part 2

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce that

Page 22 of 23

Student loans

you did not report as priority claims

6f.

6f.

**Total Claim** 

57,721.00

#### Debtor 1 JENNIFER MAY LOUISE BORDEN

Case number (if known)

Debts to pension or profit-sharing plans, and other similar debts

6i. Other. Add all other nonpriority unsecured claims. Write that amount

Total Nonpriority. Add lines 6f through 6i.

6h. 0.00 6i. 32,387.00

6j. 90,108.00

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Fill in this infor	ill in this information to identify your case:					
Debtor 1	JENNIFER MAY L					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE			
Case number						
(if known)					Check if this is ar amended filing	

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

P	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for	
2.1	AARONS 1015 COBB PLACE BLVD Kennesaw, GA 30156	CHASE & COUCH RMP: \$100.00 REJECT	
2.2	COMCAST PO BOX 105184 Atlanta, GA 30348	CABLE & INTERNET CONTRACT RMP: \$84.00 ASSUME	
2.3	PADDOCK CLUB MURFREESBORO 150 W THOMPSON LANE Murfreesboro, TN 37129	RESIDENTIAL LEASE RMP: \$798.00 ASSUME	
2.4	PROGRESSIVE LEASING 256 West Data Drive Draper, UT 84020	QUEEN BEDSET RMP: \$100.00 REJECT	

Fill in this infor	mation to identify your	case:				
Debtor 1	JENNIFER MAY L					
Debtor 2	First Name	Middle Name	Last Name			
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE			
Case number (if known)					☐ Check if this is an amended filing	
Official Fo	orm 106H H: Your Cod	ebtors			12/1	15
people are filing fill it out, and nu your name and	g together, both are equi imber the entries in the case number (if known)	ally responsible for supp	olying correct information the Additional Page to	on. If more space is this page. On the to	rate as possible. If two married needed, copy the Additional Pa op of any Additional Pages, wri	age,
□ No ■ Yes						
		<b>lived in a community pr</b> Nevada, New Mexico, Pu			rty states and territories include .)	
■ No. Go to		ise, or legal equivalent live	with you at the time?			
in line 2 ag	ain as a codebtor only i ), Schedule E/F (Official	f that person is a guaran	tor or cosigner. Make si	ure you have listed	ng with you. List the person sh the creditor on Schedule D (Off , Schedule E/F, or Schedule G	ficial
	nn 1: Your codebtor Number, Street, City, State and ZI	P Code		Column 2: The c	reditor to whom you owe the deles that apply:	ebt
222 T Dayte	IAM & CLAUDETTE F ROY DRIVE on, TN 37321 P-FATHER & MOTHER			☐ Schedule D, ☐ Schedule E/I ■ Schedule G PADDOCK CLI	=, line	

Schedule H: Your Codebtors

Fill	in this information to	identify your ca	ase:									
De	btor 1	JENNIFER M	IAY LOUISE BORDE	N			_					
1	btor 2 buse, if filing)											
Un	ited States Bankrupt	cy Court for the	MIDDLE DISTRICT O	F TENNES	SEE							
	se number nown)			-						ed filing ent showi	ng postpetition following date:	
<u>O</u>	fficial Form	<u> 1061</u>							MM / DD/	YYYY		
_	chedule I: \											12/15
sup spo atta	plying correct infor buse. If you are sepa ich a separate shee	rmation. If you arated and you	ible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, a th you, do	and your spo not include	use i infori	s liv nati	ing wit	th you, incl out your sp	lude infor ouse. If m	mation about nore space is	your needed,
1.	Fill in your emplo	yment		Debtor 1					Debtor	2 or non-	filing spouse	
	If you have more to		Employment status	■ Emplo	■ Employed				☐ Emp	loyed		
	attach a separate information about		Employment status	☐ Not e	mployed				☐ Not e	employed		
	employers.		Occupation	HOUSE	HOUSEKEEPER							
	Include part-time, self-employed wor	k.	Employer's name		MID-AMERICAA APARTMENTS, LP							
	Occupation may in or homemaker, if it		Employer's address	6815 POPLAR AVE SUITE 500 Germantown, TN 38138		3						
			How long employed the	here?	1 YEAR							
Pa	rt 2: Give Deta	ails About Mor	thly Income									
	imate monthly inco		ate you file this form. If y	you have no	othing to repo	ort for	any	line, wr	rite \$0 in the	e space. Ir	nclude your no	n-filing
	ou or your non-filing se space, attach a se		ore than one employer, co	ombine the	information fo	or all e	empl	oyers fo	or that pers	on on the	lines below. If	you need
								For D	ebtor 1		ebtor 2 or ling spouse	
2.			ry, and commissions (becalculate what the month)			2.	\$		2,466.00	\$	N/A	
3.	Estimate and list	monthly overti	me pay.			3.	+\$		0.00	+\$	N/A	
4.	Calculate gross I	ncome. Add lin	e 2 + line 3.			4.	\$	2,	466.00	\$	N/A	

				Fo	or Debtor 1			Debtor 2 -filing sp		
	Сору	y line 4 here	4.	\$	2,466.	00	\$		N/A	
_										
5.	LIST 8	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	189.		\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.	00	\$		N/A	-
	5c.	Voluntary contributions for retirement plans	5c.	\$	24.	00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	\$	0.	00	\$		N/A	
	5e.	Insurance	5e.	\$	134.	00	\$		N/A	
	5f.	Domestic support obligations	5f.	\$	270.	00	\$		N/A	-
	5g.	Union dues	5g.	\$	0.	00	\$		N/A	-
	5h.	Other deductions. Specify: HEALTH SAVINGS ACCOUNT	5h.+	\$	9.	00 -	+ \$		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	626.	00	\$		N/A	_
7.	Calcu	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,840.	00	\$		N/A	_
8.	List a 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.	00	\$		N/A	
	8b.	Interest and dividends	8b.	\$		00	\$		N/A	-
	8c.	Family support payments that you, a non-filing spouse, or a depender regularly receive			<u> </u>	<u></u>	`_			-
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0	00	\$		N/A	
	8d.	Unemployment compensation	8d.	\$		00	\$		N/A	-
	8e.	Social Security	8e.	\$		00	\$ 		N/A	-
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	8f.	\$		00	\$ \$		N/A	-
	8g.		8g.	Τ.		00	· -		N/A	-
	8h.	Other monthly income. Specify:	8h.+	\$	0.	00	+ \$		N/A	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.	00	\$		N/A	<b>\</b>
10	Calci	ulate monthly income. Add line 7 + line 9.	10. \$		1,840.00	\$		N/A :	= \$	1,840.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			1,040.00			-14/7	-	1,040.00
11.	State Include other	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, you riends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are no	ur depen					Schedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certies						12.	\$	1,840.00
13.	Do y	ou expect an increase or decrease within the year after you file this forr	m?						Combin monthly	ned y income
		No.								
		Yes. Explain:			·					

<b>E</b> 30	in this informa	tion to identify yo	ur oeee			Ì		
Deb	tor 1	JENNIFER M	AY LOU	ISE BORDEN			k if this is: An amended filing	
Deb	tor 2						A supplement show	ving postpetition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unit	ed States Bankr	ruptcy Court for the:	MIDDL	E DISTRICT OF TENNESS	SEE	_	MM / DD / YYYY	
	e number nown)							
		rm 106J	_			•		
		J: Your I						12/15
info	ormation. If m		eded, atta	. If two married people ar ich another sheet to this n.				
Par	t 1: Descri	ibe Your House	hold					
1.	_							
	■ No. Go to	s Debtor 2 live i	n a separ	ate household?				
	□ N □ Y	-	t file Offic	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debt	or 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			SON (VISITAT	ION)	15 YEARS	Yes
								□ No □ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour exr	enses include						☐ Yes
О.	expenses o	f people other th	nan $_{\square}$	No Yes				
	yourself and	d your depender	nts? □	res				
Est exp	imate your ex		our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the	value of sucl	h assistance and		government assistance i			v	
(Of	ficial Form 10	)6I.)					Your expe	enses
4.		or home owners and any rent for the		ses for your residence. I or lot.	nclude first mortgag	e 4. \$		798.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	4b. Prope	rty, homeowner's				4b. \$		19.00
				upkeep expenses		4c. \$		0.00
5.		owner's associati nortgage payme		dominium dues <b>our residence,</b> such as ho	me equity loans	4d. \$ 5. \$		0.00

Official Form 106J

Fill in this inform	ation to identify your	case:				
Debtor 1	JENNIFER MAY L					
Debtor 2	First Name	Middle Name	Last Name			
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ban	kruptcy Court for the:	MIDDLE DISTRICT OF	TENNESSEE			
Case number						
(if known)					Check if this is an amended filing	
000 1 1 5	4005					
Official Form <b>Declarati</b>		ın Individual	Debtor's Sch	nedules		12/15
If two married peo	pple are filing together	r, both are equally respo	onsible for supplying corre	ct information.		
					ement, concealing property	
	or property by fraud ir U.S.C. §§ 152, 1341, 1		kruptcy case can result in	fines up to \$250,00	00, or imprisonment for up t	o 20
you.o, o. bo 10	0.0.0.33 .02, .0, .	0.0, and 00.11				
o:						
Sign	Below					
Did you pay	or agree to pay some	one who is NOT an atto	rney to help you fill out bar	nkruptcy forms?		
■ No						
☐ Yes. Na	ame of person				kruptcy Petition Preparer's No	
				Declaration	n, and Signature (Official Form	119)
	y of perjury, I declare true and correct.	that I have read the sum	nmary and schedules filed	with this declaration	on and	
X /s/ JENN	NIFER MAY LOUISE	BORDEN	X			
	ER MAY LOUISE BO of Debtor 1	ORDEN	Signature of D	ebtor 2		
Date Ju	une 14, 2019		Date			

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules** 

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Best Case Bankruptcy

Fill in this	information to identify your	case:		
Debtor 1	JENNIFER MAY L			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filin	g) First Name	Middle Name	Last Name	
United Stat	es Bankruptcy Court for the:	MIDDLE DISTRICT OF TENN	NESSEE	
Case numb	per			
(if known)				☐ Check if this is an amended filing
Official	Form 107			
Statem	ent of Financial A	Affairs for Individua	als Filing for Bankruptc	<b>y</b> 4/1:
information number (if	n. If more space is needed, a known). Answer every quest	ttach a separate sheet to this	iling together, both are equally respon- form. On the top of any additional pag ed Before	
1. What i	s your current marital status	?		
_	arried ot married			
2. During	the last 3 years, have you li	ved anywhere other than whe	re you live now?	
	•			
=		red in the last 3 years. Do not in	clude where vou live now.	
		·	•	D. D. L.
Debto	or 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
APT	LASCASSAS PIKE B21 reesboro, TN 37130	From-To: AUGUST 2017-AUGUST	☐ Same as Debtor 1	☐ Same as Debtor 1 From-To:
		2018		
	WEYBRIDGE DRIVE reesboro, TN 37128	From-To: <b>JUNE</b> 2016-AUGUST 2017	☐ Same as Debtor 1	☐ Same as Debtor 1 From-To:
states and to	<i>erritories</i> include Arizona, Calii o		equivalent in a community property sta a, New Mexico, Puerto Rico, Texas, Wash al Form 106H).	
Part 2	Explain the Sources of Your	Income		
Fill in th	he total amount of income you	received from all jobs and all bu	business during this year or the two pusinesses, including part-time activities. gether, list it only once under Debtor 1.	revious calendar years?
□ N	0			
■ Ye	es. Fill in the details.			
		Debtor 1	Debtor 2	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 1

				Debtor 1					Debtor 2		
					of income that apply.	(be	oss income fore deductions and clusions)		Sources of inc Check all that a		Gross income (before deductions and exclusions)
		1 of currer iled for ban	nt year until kruptcy:	■ Wages bonuses,	s, commissions, tips		\$14,891.00	)	☐ Wages, combonuses, tips	missions,	
				☐ Opera	ting a business				☐ Operating a	business	
		dar year: December :	31, 2018 )	■ Wages bonuses,	s, commissions, tips		\$15,534.00	)	☐ Wages, combonuses, tips	missions,	
				☐ Opera	ting a business				☐ Operating a	business	
		lar year bef December 3		■ Wages bonuses,	s, commissions, tips		\$23,000.00	)	☐ Wages, com bonuses, tips	missions,	
				☐ Opera	ting a business				☐ Operating a	business	
wi	nnings. Ì st each s l No	f you are fili	ng a joint cas	e and you l	nave income that	you red	vidends; money coll ceived together, list i o not include income	it on	ly once under De	ebtor 1.	d gambling and lottery
				Debtor 1					Debtor 2		
					of income pelow.	eac (be	oss income from th source fore deductions and tlusions)		Sources of inc Describe below		Gross income (before deductions and exclusions)
Part 3	List	Certain Pa	yments You	Made Befo	ore You Filed for	Bankr	uptcy				
6. Ai	_	Neither De individual puring the	ebtor 1 nor D primarily for a 90 days befo Go to line 7 List below e paid that cre	ebtor 2 ha personal, f re you filed ach credito editor. Do n	amily, or househo for bankruptcy, di or to whom you pa	umer on the state of the state	lebts. Consumer de pose."  pay any creditor a to al of \$6,825* or mor domestic support ob	otal o	of \$6,825* or mo	re? rments and the	1(8) as "incurred by an he total amount you and alimony. Also, do
		* Subject t					that for cases filed	on o	r after the date o	f adjustment	
	Yes.				e primarily consu for bankruptcy, di		l <b>ebts.</b> pay any creditor a to	otal o	of \$600 or more?		
		■ No.	Go to line 7								
		☐ Yes		ments for d	omestic support o		al of \$600 or more a				t creditor. Do not include payments to an
C	reditor's	s Name and	l Address		Dates of payme	ent	Total amount paid		Amount you still owe	Was this p	payment for

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 2

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☐ Property was attached, seized or levied.

No

☐ Yes. Fill in the details.

**Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 3

Desc Main

cm-ecf@jamesflexerconsumerlaw.com

17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you list	or to make payments			or transfer any proper	ty to anyone who					
	■ No □ Yes. Fill in the details.										
	Person Who Was Paid Address	Description and vatransferred	alue of any pro	pperty	Date payment or transfer was made	Amount of payment					
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already lie.	ness or financial affa as security (such as the	irs? ne granting of a								
	Yes. Fill in the details.										
	Person Who Received Transfer Address	Description and va property transferre			any property or received or debts change	Date transfer was made					
	Person's relationship to you										
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No Yes. Fill in the details.										
	Name of trust	Description and va	alue of the pro	perty transferr	ed	Date Transfer was					
						made					
Par	t 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and St	orage Units							
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.										
	■ No □ Yes. Fill in the details.										
	Name of Financial Institution and La	ast 4 digits of ecount number	Type of account instrument	clo	te account was osed, sold, oved, or nsferred	Last balance before closing or transfer					
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	r before you filed for	bankruptcy, ar			ory for securities,					
	■ No □ Yes. Fill in the details.										
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it?  Address (Number, Street, City, State and ZIP Code)			Do you still have it?						
22.	Have you stored property in a storage unit or p	place other than your	home within 1	year before yo	ou filed for bankruptcy	/?					
	<ul><li>No</li><li>Yes. Fill in the details.</li></ul>										
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, Street, City,		Describe the	contents	Do you still have it?					
		State and ZIP Code)									

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Doc 1

Par	t 9: Identify Property You Hold or Control for S	Someone Else								
	Do you hold or control any property that someon		erty y	ou borrowed from, are storing fo	r, or hold in trust					
	No Sill in the details									
	Yes. Fill in the details.  Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP	De	scribe the property	Value					
		Code)								
Par	t 10: Give Details About Environmental Informa	ition								
or	the purpose of Part 10, the following definitions a	apply:								
	Environmental law means any federal, state, or I toxic substances, wastes, or material into the ai regulations controlling the cleanup of these sub	r, land, soil, surface water, groun	_	•						
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal s	-	l law,	whether you now own, operate,	or utilize it or used					
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		ıs wa	ste, hazardous substance, toxic	substance,					
₹ер	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n the	ey occurred.						
24.	Has any governmental unit notified you that you	ı may be liable or potentially liable	e und	der or in violation of an environm	ental law?					
	■ No									
	Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	nd	Environmental law, if you know it	Date of notice					
25.	lave you notified any governmental unit of any release of hazardous material?									
	l No									
	Yes. Fill in the details.									
	Name of site	Governmental unit		Environmental law, if you	Date of notice					
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State an ZIP Code)	nd	know it						
26.	Have you been a party in any judicial or adminis	trative proceeding under any env	vironi	mental law? Include settlements	and orders.					
	■ No									
	Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case					
		ŕ								
Par	t 11: Give Details About Your Business or Con	nections to Any Business								
27.	Within 4 years before you filed for bankruptcy, d	lid you own a business or have a	ny of	f the following connections to an	y business?					
	☐ A sole proprietor or self-employed in a to	rade, profession, or other activity	, eith	ner full-time or part-time						
	☐ A member of a limited liability company	(LLC) or limited liability partnersh	hip (L	_LP)						
	☐ A partner in a partnership									
	☐ An officer, director, or managing executi	ive of a corporation								
An owner of at least 5% of the verting or equity socurities of a corneration										

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ Yes

■ No

Fill in this inform	mation to identify your	case:		
Debtor 1	JENNIFER MAY L	OUISE BORDEN	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	MIDDLE DISTRIC	CT OF TENNESSEE	
Case number _ (if known)				☐ Check if this is an amended filing
Official Fo		n for Indiv	viduals Filing Under Chapt	er 7 12/15
■ creditors have leas	ividual filing under cha e claims secured by yo sed personal property a	ur property, or and the lease has n	not expired.	
You must file thi whiche on the	ever is earlier, unless th	rithin 30 days after ne court extends th	you file your bankruptcy petition or by the date s the time for cause. You must also send copies to the	et for the meeting of creditors, ne creditors and lessors you list
	eople are filing togethe	r in a joint case, bo	oth are equally responsible for supplying correct i	nformation. Both debtors must
write y	our name and case nur	mber (if known).	s needed, attach a separate sheet to this form. On	the top of any additional pages,
1. For any credit	_		D: Creditors Who Have Claims Secured by Propert	y (Official Form 106D), fill in the
Identify the cre	elow. editor and the property t	hat is collateral	What do you intend to do with the property tha secures a debt?	t Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□No
name:  Description of			☐ Retain the property and redeem it. ☐ Retain the property and enter into a	☐ Yes
property securing debt:			Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt.				
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	☐ Yes
Description of			☐ Retain the property and enter into a Reaffirmation Agreement.	Li res
property			☐ Retain the property and [explain]:	
securing debt:				
Creditor's			□ Surrandar the property	□ No
name:			☐ Surrender the property. ☐ Retain the property and redeem it.	LI INU
			☐ Retain the property and enter into a	☐ Yes
Description of			Reaffirmation Agreement.	
property securing debt:			☐ Retain the property and [explain]:	
securing debt.				

Creditor's

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

page 1

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Best Case Bankruptcy

☐ No

Debtor 1 <b>JENNIFE</b>	R MAY LOUISE BORDEN	Case number (if known)	
name:  Description of property securing debt:		<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes
For any unexpired per n the information bel	ow. Do not list real estate leases. Une	in Schedule G: Executory Contracts and Unexpired expired leases are leases that are still in effect; the he trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe your unexp	ired personal property leases		Will the lease be assumed?
Lessor's name:	AARONS		■ No
Description of leased Property:	CHASE & COUCH RMP: \$100.00 REJECT		☐ Yes
Lessor's name:	COMCAST		□ No
			Yes
Description of leased Property:	CABLE & INTERNET CONTRAC RMP: \$84.00 ASSUME	СТ	
Lessor's name:	PADDOCK CLUB MURFREESB	ORO	□ No
			■ Yes
Description of leased Property:	RESIDENTIAL LEASE RMP: \$798.00 ASSUME		
Lessor's name:	PROGRESSIVE LEASING		■ No
			☐ Yes
Description of leased Property:	QUEEN BEDSET RMP: \$100.00 REJECT		
Part 3: Sign Below			
	ury, I declare that I have indicated my	intention about any property of my estate that see	cures a debt and any personal
X /s/ JENNIFER	MAY LOUISE BORDEN	X Signature of Debtor 2	
JENNIFER MA Signature of Debi	Y LOUISE BORDEN tor 1	Signature of Deptor 2	

Statement of Intention for Individuals Filing Under Chapter 7

page 2

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Best Case Bankruptcy

Debtor 1	Debtor 1 JENNIFER MAY LOUISE BORDEN		Case number (if known)	
Date	June 14, 2019	Date		

Statement of Intention for Individuals Filing Under Chapter 7

page 3

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	<b>7</b> :	Liquidation
9	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
9	335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Desc Main

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy\_form

s.html#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# **United States Bankruptcy Court**Middle District of Tennessee

in re	JENNIFER MAT LOUISE BO	IKUEN	Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	ATRIX	
The abo	ove-named Debtor hereby verifi	ies that the attached list of creditors is true and corre	ect to the best	of his/her knowledge.
Date:	June 14, 2019	/s/ JENNIFER MAY LOUISE BORDEN		
		Signature of Debtor		

JENNIFER MAY LOUISE BORDEN 150 W THOMPSON LANE APT. L201 MURFREESBORO TN 37129

DANIEL T. CASTAGNA FLEXER LAW, PLLC 1900 CHURCH STREET, SUITE 400 NASHVILLE, TN 37203

A-1 CASH ADVANCE 2567 OLD FORT PKWY MURFREESBORO TN 37128

AAGFINANC 111 ALPHA DRIVE FRANKLIN TN 37064

AARONS 1015 COBB PLACE BLVD KENNESAW GA 30156

ACI
PO BOX 292617
NASHVILLE TN 37229

AD ASTRA RECOVERY
7330 WEST 33RD STREET NORTH
SUITE 118
WICHITA KS 67205

ADVANCE FINANCIAL 100 OCEANSIDE DRIVE NASHVILLE TN 37204

AFNI
RE: DISH NETWORK
PO BOX 3517
BLOOMINGTON IL 61702

AMERICAN CORADIUS INTERNATIONAL LLC 2420 SWEET HOME ROAD SUITE 150 BUFFALO NY 14228-2244

ANTHONY MAIBERGER C/O MCCARTER EAST PLLC 316 W MAIN STREET MURFREESBORO TN 37130

ATTORNEY GENERAL, BK DIVISION RE: CHILD SUPPORT ENFORCEMENT DIV PO BOX 20207 NASHVILLE TN 37202-0207

BRIGHTSTAR CASH PO BOX 502 LAC DU FLAMBEAU WI 54538

CAMP PROPERTIES, LLC C/O HALL & ASSOCIATES PO BOX 415 MADISON TN 37116-0415

CELTIC BANK
268 SOUTH STATE STREET
SUITE 300
SALT LAKE CITY UT 84111

CONVERGENT OUTSOURCING INC RE: COMCAST PO BOX 9004 RENTON WA 98057

CONVERGENT OUTSOURCING INC 800 SW 39TH PO BOX 9004 RENTON WA 98057

CONVERGENT OUTSOURCING, INC. ATTN: BANKRUPTCY PO BOX 9004 RENTON WA 98057

CREDIT COLLECTION SERVICES
RE: GEICO
P.O. BOX 55125
BOSTON MA 02205-5126

DAVID BORDEN 1203 GLAZE COURT MURFREESBORO TN 37130

DISH NETWORK
PO BOX 94063
PALATINE IL 60094-4063

ERC
PO BOX 23870
RE: SUN TRUST
JACKSONVILLE FL 32241

ERC/ENHANCED RECOVERY CORP ATTN: BANKRUPTCY 8014 BAYBERRY ROAD JACKSONVILLE FL 32256 FBCS 330 S WARMINSTER ROAD SUITE 353 HATBORO PA 19040

FEDLOAN SERVICING ATTN: BANKRUPTCY PO BOX 69184 HARRISBURG PA 17106

FICHBAUER BRUCE E A/K/A PARK COURT C/O THOMAS PATRICK WALL, III 223 MADISON ST., #207 MADISON TN 37115

FIRST PREMIER BANK ATTN: BANKRUPTCY PO BOX 5524 SIOUX FALLS SD 57117

FOX COLLECTION CENTER ATTN: BANKRUPTCY PO BOX 528 GOODLETTSVILE TN 37070

FOX COLLECTION CENTER PO BOX 528 GOODLETTSVILLE TN 37070

GATEWAY 1841 LASCASSAS PIKE MURFREESBORO TN 37130-1699

GENESYS FAMILY MEDICINE 1725 MEDICAL CENTER PKWY SUITE 230 MURFREESBORO TN 37129-2253

HALL & ASSOCIATES
RE: CAMP PROPERTIES
223 MADISON ST. SUITE 212
MADISON TN 37115

IRS
MDP 146
801 BROADWAY
NASHVILLE TN 37203

IRS
P.O. BOX 7346
PHILADELPHIA PA 19101-7348

JEFFERSON CAPITAL
RE: FIRST PREMIER BANK
16 MCCLELAND RD
SAINT CLOUD MN 56301

MCCARTER EAST PLLC 316 W MAIN STREET MURFREESBORO TN 37130

MOBILOANS PO BOX 1409 MARKSVILLE LA 71351

MURFREESBORO RADIOLOGY PO BOX 1038 MURFREESBORO TN 37133

NASHVILLE ADJUSTMENT BUREAU PO. BOX 198988
NASHVILLE TN 37219

NEIGHBORHOOD TITLE LOANS 133 S FRONT ST MURFREESBORO TN 37130

NORTHCASH/NORTH STAR FINANCE LLC PO BOX 498 HAYS MT 59527

ONLINE COLLECTIONS ATTN: BANKRUPTCY PO BOX 1489 WINTERVILLE NC 28590

PATHLAB OF MIDDLE TENNESSEE P.O. BOX 6349 FLORENCE SC 29502-6349

PORTFOLIO RECOVERY ATTN: BANKRUPTCY 120 CORPORATE BLVD NORFOLD VA 23502

PROGRESSIVE LEASING 256 WEST DATA DRIVE DRAPER UT 84020

R1 MEDICAL FINANCIAL SOLUTIONS ATTN: AHI015 PO BOX 42008 PHOENIX AZ 85080

REGIONS BANK
PO BOX 10063
BIRMINGHAM AL 35202-0063

RUTHERFORD COUNTY GENERAL SESSIONS 220 N. PUBLIC SQUARE, ROOM 102 MURFREESBORO TN 37130

SAINT THOMAS RUTHERFORD HOSPITAL PO BOX 504475
SAINT LOUIS MO 63150

STONE, HIGGS & DREXLER 150 COURT AVENUE MEMPHIS TN 38103

TAG3 PACE FINANCIAL C/O STONE, HIGGS & DREXLER 150 COURT AVE. MEMPHIS TN 38103

TELECOM SELF-REPORTED PO BOX 4500 ALLEN TX 75013

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TENNESSEE MEDICAL IMAGING PC PO BOX 744338 ATLANTA GA 30374-4338

THOMAS M MCELROY, ESQ PO BOX 1450 TUPELO MS 38802

THOMAS PATRICK WALL, III
RE: FICHBAUER BRUCE E A/K/A PARK COURT
223 MADISON STREET
MADISON TN 37115

TOTAL CARD, INC. PO BOX 89725 SIOUX FALLS SD 57109

TREMONT LENDING 2726 MISSION RANCHERIA ROAD LAKEPORT CA 95453

WILLIAM & CLAUDETTE KERR 222 TROY DRIVE DAYTON TN 37321

ZOCALOANS 27565 RESEARCH PARK DRIVE PO BOX 1147 MISSION SD 57555